

U.S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Sherry Lynn Young, : Chapter 13  
Debtor : No.: 1:24-bk-03162-HWV

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CERTIFICATE OF SERVICE

I, Joseph Quinn, Esquire, attorney for Debtor, hereby certify that a true and correct copy of the Order Confirming Amended Chapter 13 Plan filed on April 7, 2025 was forwarded, as follows:

***Via Electronic Filing (ECF) to the following parties on August 1, 2025:***

Denise E. Carlon on behalf of Creditor PENNYMAC LOAN SERVICES, LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Keri P Ebeck on behalf of Creditor BayFirst National Bank  
kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com; politicsci2@gmail.com;  
agilbert@bernsteinlaw.com; kebeck@ecf.courtdrive.com

United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

Jack N Zaharopoulos, Esq., Chapter 13 Trustee  
ecf\_pahu\_alt@trustee13.com

***Via first class mail, postage pre-paid to the following parties on August 4, 2025:***

Sherry Lynn Young  
5433 Peach Blossom Lane  
Stewartstown, PA 17363

All creditors listed on the attached mailing matrix

**ROSS, QUINN & PLOPPERT, P.C.**

By: /s/ Joseph Quinn  
Joseph Quinn, Esquire  
Attorney I.D. No. 307467  
192 S. Hanover Street, Suite 101  
Pottstown, PA 19464  
T: 610.323.5300  
F: 610.323.6081  
JQuinn@rqplaw.com  
Counsel for Debtor

Date: August 4, 2025

Label Matrix for local noticing  
0314-1  
Case 1:24-bk-03162-HWV  
Middle District of Pennsylvania  
Harrisburg  
Mon Aug 4 10:31:51 EDT 2025

Adluvio Investments LLC  
5255 Marshall St, Unit 101  
Arvada, CO 80002-3924

BTE Technology  
7455-L New Ridge Road  
Hanover, MD 21076-3143

BayFirst National Bank  
c/o Keri P. Ebeck  
Bernstein-Burkley  
601 Grant Street, 9th Floor  
Pittsburgh, PA 15219-4430

Citibank  
PO Box 6217  
Sioux Falls, SD 57117-6217

Citibank/Sears  
PO Box 790040  
Saint Louis, MO 63179-0040

Costco Citi Card  
PO Box 6190  
Sioux Falls, SD 57117-6190

Discover Financial  
PO Box 3025  
New Albany, OH 43054-3025

Hyundai Capital America DBA Hyundai Motor Fi  
P.O. Box 20809  
Fountain Valley, CA 92728-0809

Internal Revenue Service  
P O Box 7346  
Philadelphia, PA 19101-7346

BayFirst National Bank  
c/o Keri P. Ebeck  
601 Grant Street  
9th Floor  
Pittsburgh, PA 15219, PA 15219-4430

Aero Energy  
Mid Atlantic Cooperative Services  
PO Box 45757  
Baltimore, MD 21297-5757

(p)BANKERS HEALTHCARE GROUP LLC  
ATTN BANKRUPTCY DEPT  
201 SOLAR STREET  
SYRACUSE NY 13204-1425

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Citibank  
PO Box 790040  
Saint Louis, MO 63179-0040

Colorado Department of Revenue  
1881 Pierce Street  
Denver, CO 80214-1407

Costco Citi Card  
PO Box 6500  
Sioux Falls, SD 57117-6500

Discover Financial  
PO Box 30939  
Salt Lake City, UT 84130-0939

(p)HYUNDAI MOTOR FINANCE COMPANY  
PO BOX 20809  
FOUNTAIN VALLEY CA 92728-0809

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz, Schneid,  
Crane & Partners, PLLC  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33433-2861

U.S. Bankruptcy Court  
Sylvia H. Rambo US Courthouse  
1501 N. 6th Street  
Harrisburg, PA 17102-1104

Antill Law Firm  
9737 Wadsworth Pkwy  
Broomfield, CO 80021-4235

Bay First National Bank  
700 Central Ave Mail code 206  
Saint Petersburg, FL 33701-3631

Capital One  
PO Box 31293  
Salt Lake City, UT 84131-0293

Citibank/Sears  
PO Box 6217  
Sioux Falls, SD 57117-6217

Colorado Department of Revenue  
Attn: Bankruptcy  
1881 Pierce St., Rm 104  
Lakewood, CO 80214-1424

Discover Bank  
PO Box 3025  
New Albany, OH 43054-3025

Discover Personal Loans  
PO Box 30954  
Salt Lake City, UT 84130-0954

Hyundai Motor Finance  
PO Box 20829  
Fountain Valley, CA 92728-0829

Jpmcb  
700 Kansas Lane  
Monroe, LA 71203-4774

Jpmcb  
PO Box 15369  
Wilmington, DE 19850-5369

Kubota Credit Corp, USA  
PO Box 2046  
Grapevine, TX 76099-2046

Kubota Credit Corporation  
PO Box 9013  
Addison, Texas 75001-9013

Law Offices of Leonard R Higdon  
6565 S Dayton St, Ste 3650  
Englewood, CO 80111-6140

Maui Mastermind  
PO Box 1597  
Jackson, WY 83001-1597

PENNYMAC LOAN SERVICES, LLC  
P.O. Box 2410  
Moorpark, CA 93020-2410

(p)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982

Pennymac Loan Services, LLC  
PO Box 514387  
Los Angeles, CA 90051-4387

Resurgent Receivables, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

SalesForce Tower  
415 Mission Street, 3rd Floor  
San Francisco, CA 94105-2504

Small Business Administration  
660 American Ave #301  
King of Prussia, PA 19406-4032

Starting Point Rehabilitation, Inc.  
5255 Marshall Street, Suite 101  
Arvada, CO 80002-3972

(p)US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

UPMC  
PO Box 826813  
Philadelphia, PA 19182-6813

United States Trustee  
US Courthouse  
1501 N. 6th St  
Harrisburg, PA 17102-1104

Wells Fargo Bank  
PO Box 50014  
Roanoke, VA 24040-5014

Wells Fargo Bank, N.A.  
PO Box 10438, MAC F8235-02F  
Des Moines, IA 50306-0438

(p)JACK N ZAHAROPOULOS  
ATTN CHAPTER 13 TRUSTEE  
8125 ADAMS DRIVE SUITE A  
HUMMELSTOWN PA 17036-8625

Joseph Quinn  
Ross, Quinn & Floppert, P.C.  
192 S. Hanover Street  
Suite 101  
Pottstown, PA 19464-6096

Sherry Lynn Young  
5433 Peach Blossom Lane  
Stewartstown, PA 17363-7640

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bankers Healthcare Group  
10234 W. State Road 84  
Fort Lauderdale, FL 33324

(d)Bankers Healthcare Group  
BHG Financial  
201 Solar Street  
Syracuse, NY 13204

(d)Bankers Healthcare Group, LLC  
201 Solar Street  
Syracuse, NY 13204

Hyundai Motor Finance  
10550 Talbert Ave  
Fountain Valley, CA 92708-6031

PNC Bank, National Association  
PO BOX 94982  
Cleveland, OH 44101

(d)PNC Financial  
300 5th Avenue  
Pittsburgh, PA 15222-2401

U.S. Bank National Association  
Bankruptcy Department  
PO Box 108  
Saint Louis MO 63166-0108

(d)US Bank  
PO Box 790408  
Saint Louis, MO 63179-0408

Jack N Zaharopoulos  
Standing Chapter 13  
(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)PENNYMAC LOAN SERVICES, LLC

(d)Discover Personal Loans  
PO Box 30954  
Salt Lake City, UT 84130-0954

(u)Internal Revenue Service

End of Label Matrix  
Mailable recipients     49  
Bypassed recipients     3  
Total                     52